

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): Anmol N. Matada
Assignee: International Business Machines Corp.
Title: CREDIT CARD APPLICATION AUTOMATION SYSTEM
Serial No.: to be assigned Filing Date: On or about August 8,
2003
Examiner: Group Art Unit:
Docket No.: AUS920030385US1

Austin, Texas
August 7, 2003

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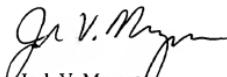
INFORMATION DISCLOSURE STATEMENT

Dear Sir:

Pursuant to 37 C.F.R. §§ 1.56, 1.97 and 1.98, the documents listed on the accompanying PTO Form-1449 are called to the attention of the Examiner for the above-identified patent application. Copies of each of these documents are enclosed.

Citation of these documents shall not be construed as an admission that the documents are necessarily prior art with respect to the subject invention, a representation that a search has been made, or an admission that the information cited herein is, or is considered to be, material to patentability as defined in 37 C.F.R. § 1.56(b).

Respectfully submitted,



Jack V. Musgrove
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Reg. No. 31,986

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INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(Use as many sheets as necessary)</i>		Application Number	to be assigned
		Filing Date	On or about 8/8/03
		First Named Inventor	Matada
		Art Unit	
		Examiner Name	
Sheet	1	of	1
		Attorney Docket Number	AUS920030385US1

U. S. PATENT DOCUMENTS

FOREIGN PATENT DOCUMENTS

FOREIGN PATENT DOCUMENT					
Examiner Initials*	Cite No.*	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages Or Relevant Figures Appear
		Country Code*, Number*, Kind Code* (if known)			T
		EP 1,161,060 A1	12-05-2001	Natsuno	
		EP 1,265,200 A1	12-11-2002	Flitcroft	
		WO 02/35,435 A1	05-02-2002	Jaros	

Examiner Signature	Date Considered
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***EXAMINER:** Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. * Applicant's unique citation designation number (optional). See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.4. Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3).⁶ For Japanese patent documents, the indication of the year of the reign of the Emperor that issued the document precede the serial number of the patent document. Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible.⁶ Applicant is to place a check mark here if English language Translation is attached.

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, Washington, DC 20231.

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